



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** HEARTLAND FINANCIAL USA, INC.

**City/State** DUBUQUE, IA

## Bank Holding Company Information

Federal Reserve District: 7  
 Consolidated Assets (\$000): 18,244,427  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 11

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**HEARTLAND FINANCIAL USA, INC.**  
 1398 CENTRAL AVENUE  
  
 DUBUQUE, IA 52001

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BHC Name

City/State

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	17,964,723			13,148,173			14,777,102			12,016,964			10,766,445		
Net income (\$000)	52,814			20,040			137,938			149,129			116,998		
Number of BHCs in peer group	133			123			128			125			118		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.15	2.67	78	3.46	2.94	80	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87
+ Non-interest income	0.67	1.13	30	0.74	1.12	33	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40
– Overhead expense	2.28	2.28	55	2.81	2.68	63	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81
– Provision for credit losses	-0.01	-0.12	58	0.61	0.88	35	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
+ Securities gains (losses)	0	0.01	6	0.05	0.03	79	0.05	0.02	79	0.06	0.01	94	0.01	0	88
+ Other tax equivalent adjustments	0	0	48	0	0	10	0	0	48	0	0	84	0	0	10
= Pretax net operating income (tax equivalent)	1.56	1.78	39	0.82	0.64	55	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34
Net operating income	1.18	1.36	36	0.61	0.48	54	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31
Net income	1.18	1.35	37	0.61	0.48	54	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.59	3.18	73	4.41	4.09	71	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84
Interest expense	0.19	0.29	32	0.62	0.85	29	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21
Net interest income (tax equivalent)	3.40	2.88	81	3.79	3.24	79	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.06	0.16	37	0.24	0.27	59	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68
Earnings coverage of net loan and lease losses (X)	47.01	25.70	76	9.20	17.23	44	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	1.49	36	1.16	1.32	41	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.29	1.47	38	1.16	1.30	42	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.97	0.70	74	1.02	0.63	83	0.93	0.71	75	0.99	0.57	87	1.04	0.61	87
30–89 days past due loans and leases / Total loans and leases	0.16	0.33	28	0.38	0.52	37	0.23	0.39	33	0.33	0.43	47	0.21	0.44	23
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.80	-0.51	44	-1.78	14.37	11	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11
Net short-term noncore funding dependence	-5.11	-6.88	54	-3.30	4.94	20	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24
Net loans and leases / Total assets	54.61	60.99	26	62.43	64.23	31	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
<b>Capitalization</b>															
Tier 1 leverage ratio	8.40	9.15	30	9.85	9.43	66	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51
Holding company equity capital / Total assets	11.27	10.72	60	11.69	11.64	50	11.61	11.16	60	11.95	12.43	43	11.62	12.22	50
Total equity capital (including minority interest) / Total assets	11.27	10.85	57	11.69	11.80	48	11.61	11.29	58	11.95	12.57	42	11.62	12.27	47
Common equity tier 1 capital / Total risk-weighted assets	11.47	12.57	36	10.79	11.64	37	10.92	12.38	29	10.88	12.17	29	10.66	12.12	29
Net loans and leases / Equity capital (X)	4.85	5.73	32	5.34	5.59	46	4.79	5.58	34	5.27	5.21	55	5.63	5.29	57
Cash dividends / Net income	21.34	23.13	41	36.69	81.34	26	24.59	42.30	26	16.50	33.12	21	16.54	27.31	22
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	37.23	16.49	89	17.52	11.31	76	35.57	16.68	89	15.79	9.26	78	16.28	7	85
Equity capital	32.34	9.13	92	13.24	5.70	84	31.75	6.99	94	19.09	10.49	82	33.66	7.89	91
Net loans and leases	20.04	7.22	83	13.10	9.91	69	19.52	9.07	82	11.50	9.10	69	17.01	7.89	85
Noncore funding	38.06	-25.09	95	-15.78	16.35	9	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	1.02	0.52	83	0	0.88	36	1.06	0.77	79	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.71	11.33	35	8.05	12.46	58	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62
Equity investment in subsidiaries / Equity capital	108.13	102.85	79	110.53	103.91	85	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92
Cash from ops + noncash items + op expense / Op expense + dividends	79.83	98.58	38	154.30	176.81	54	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	111,916	105,737	422,410	423,042	392,481	5.84	63.64
Income from lease financing receivables.....	495	628	2,380	1,357	1,211	-21.18	
Fully taxable income on loans and leases.....	110,288	104,294	416,708	415,726	384,514	5.75	66.46
Tax-exempt income on loans and leases.....	2,123	2,071	8,082	8,673	9,178	2.51	-0.70
Estimated tax benefit on income on loans and leases.....	564	551	2,148	2,306	2,453	2.47	-45.12
Income on loans and leases (tax equivalent).....	112,975	106,916	426,938	426,705	396,145	5.67	62.74
Investment interest income (tax equivalent).....	35,619	24,246	113,220	84,634	71,033	46.90	155.06
Interest on balances due from depository institutions.....	66	720	924	6,695	3,698	-90.83	-30.53
Interest income on other earning assets.....	553	298	996	1,224	1,172	85.57	127.57
Total interest income (tax equivalent).....	149,213	132,180	542,078	519,258	472,048	12.89	78.22
Interest on time deposits of \$250K or more.....	954	1,310	4,323	5,094	3,319	-27.18	
Interest on time deposits < \$250K.....	1,009	3,189	9,406	11,571	7,224	-68.36	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,432	10,083	16,557	47,069	25,124	-75.88	28.27
Interest on other borrowings and trading liabilities.....	2,348	2,852	10,179	12,363	11,255	-17.67	-6.04
Interest on subordinated debt and mandatory convertible securities.....	1,104	1,104	4,418	4,503	4,944	0.00	-15.34
Total interest expense.....	7,847	18,538	44,883	80,600	51,866	-57.67	-1.62
Net interest income (tax equivalent).....	141,366	113,642	497,195	438,658	420,182	24.40	86.63
Non-interest income.....	30,263	24,374	106,757	126,438	105,656	24.16	17.58
Adjusted operating income (tax equivalent).....	171,629	138,016	603,952	565,096	525,838	24.35	69.12
Overhead expense.....	102,229	92,459	367,290	367,574	351,681	10.57	46.05
Provision for credit losses.....	-648	19,904	65,638	16,657	24,013		
Securities gains (losses).....	-30	1,658	7,793	7,658	1,085		
Other tax equivalent adjustments.....	0	-1	0	2	-1		-100.00
Pretax net operating income (tax equivalent).....	69,908	27,079	179,457	189,050	151,440	158.16	112.16
Applicable income taxes.....	15,333	5,909	36,053	34,990	28,215	159.49	54.88
Tax equivalent adjustments.....	1,761	1,130	5,466	4,931	6,227	55.84	-42.11
Applicable income taxes (tax equivalent).....	17,094	7,039	41,519	39,921	34,442	142.85	32.08
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	52,814	20,040	137,938	149,129	116,998	163.54	163.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	52,814	20,040	137,938	149,129	116,998	163.54	163.95
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	52,814	20,040	137,938	149,129	116,998	163.54	163.95
Investment securities income (tax equivalent).....	35,619	24,246	113,220	84,634	71,033	46.90	155.06
US Treasury and agency securities (excluding mortgage-backed securities).....	521	735	2,243	4,783	2,287	-29.12	46.35
Mortgage-backed securities.....	22,093	16,253	74,417	58,876	44,169	35.93	237.19
All other securities.....	13,005	7,258	36,560	20,975	24,577	79.17	84.28
Cash dividends declared.....	11,273	7,353	33,919	24,607	19,357	53.31	329.45
Common.....	9,260	7,353	29,468	24,607	19,318	25.93	276.88
Preferred.....	2,013	0	4,451	0	39		1098.21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.32	2.96	73	4.02	3.72	74	3.67	3.27	75	4.32	4	72	4.38	3.87	83
Less: Interest expense	0.17	0.27	33	0.56	0.78	29	0.30	0.48	24	0.67	0.98	28	0.48	0.79	21
Equals: Net interest income (tax equivalent)	3.15	2.67	78	3.46	2.94	80	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87
Plus: Non-interest income	0.67	1.13	30	0.74	1.12	33	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40
Equals: adjusted operating income (tax equivalent)	3.82	3.87	54	4.20	4.12	54	4.09	4.04	58	4.70	4.41	71	4.88	4.46	73
Less: Overhead expense	2.28	2.28	55	2.81	2.68	63	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81
Less: Provision for credit losses	-0.01	-0.12	58	0.61	0.88	35	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	98	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	5	0.05	0.03	79	0.05	0.02	78	0.06	0.01	94	0.01	0	88
Plus: other tax equivalent adjustments	0	0	48	0	0	10	0	0	48	0	0	84	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.56	1.78	39	0.82	0.64	55	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34
Less: Applicable income taxes (tax equivalent)	0.38	0.40	48	0.21	0.16	62	0.28	0.23	64	0.33	0.36	39	0.32	0.33	45
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.18	1.36	36	0.61	0.48	54	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.18	1.35	37	0.61	0.48	54	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31
Memo: Net income (last four quarters)	1.07	1.07	52	1.10	0.98	62	0.93	0.82	59	1.24	1.19	52	1.09	1.24	30
Net income—BHC and noncontrolling (minority) interest	1.18	1.37	37	0.61	0.49	54	0.93	0.83	59	1.24	1.20	52	1.09	1.25	30
<b>Margin Analysis</b>															
Average earning assets / Average assets	92.59	93.08	44	91.21	91.24	50	92.20	92.32	48	90.83	91.05	46	90.77	91.48	42
Average interest-bearing funds / Average assets	55.21	62.97	18	60.39	66.92	25	57.81	64.06	23	59.61	65.57	24	58.43	65.56	20
Interest income (tax equivalent) / Average earning assets	3.59	3.18	73	4.41	4.09	71	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84
Interest expense / Average earning assets	0.19	0.29	32	0.62	0.85	29	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21
Net interest income (tax equivalent) / Average earning assets	3.40	2.88	81	3.79	3.24	79	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.54	4.05	78	5.11	4.74	77	4.73	4.27	77	5.50	5.09	77	5.55	4.95	84
Interest-bearing bank balances	0.14	0.10	87	2.37	1.16	91	0.62	0.27	92	2.77	2.04	84	2.76	1.64	96
Federal funds sold and reverse repos	0.03	0.26	43		1.34		0	0.68	7	2.86	2.44	72	0	2.17	2
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.55	3.15	73	4.37	4.05	70	3.94	3.51	75	4.71	4.36	74	4.77	4.20	84
Investment securities (tax equivalent)	2.22	1.84	77	2.84	2.60	75	2.62	2.25	80	2.99	2.76	72	2.92	2.68	72
US Treasury and agency securities (excluding mortgage-backed securities)	0.97	1.30	34	1.63	2.31	19	1.32	1.75	30	3.05	2.32	85	1.65	2.05	18
Mortgage-backed securities	2.63	1.60	95	3.84	2.49	98	3.08	2.05	97	3.65	2.61	98	3.17	2.50	94
All other securities	1.83	2.93	13	1.69	3.62	8	1.73	3.24	8	1.87	4.06	5	2.48	4.20	9
Interest-bearing deposits	0.19	0.26	38	0.79	0.90	44	0.39	0.53	35	0.95	1.10	42	0.61	0.81	34
Time deposits of \$250K or more	0.98	0.82	65	1.81	1.83	43	1.42	1.42	45	1.81	1.96	34	1.37	1.44	40
Time deposits < \$250K	0.48	0.78	19	1.48	1.69	33	1.14	1.36	27	1.38	1.82	22	0.90	1.29	23
Other domestic deposits	0.12	0.17	36	0.64	0.71	45	0.24	0.36	32	0.84	0.93	44	0.53	0.67	40
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	8	0.18	99	5.31	1.14	96	4.84	0.62	97	20.58	1.86	99	3.27	1.51	92
Other borrowed funds and trading liabilities	0.12	1.38	11	0.13	1.90	3	0.13	1.50	3	0.23	2.38	3	0.14	2.28	1
All interest-bearing funds	0.32	0.42	36	0.93	1.15	31	0.53	0.74	28	1.13	1.49	28	0.82	1.19	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	30,263	24,374	106,757	126,438	105,656
Fiduciary activities income	5,777	5,022	20,862	19,399	18,393
Service charges on deposit accounts - domestic	6,482	6,212	23,468	24,192	21,912
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	698	619	2,158	3,000	2,544
Insurance activities revenue	155	114	598	786	1,969
Venture capital revenue	0	0	0	0	0
Net servicing fees	838	970	2,977	4,806	7,304
Net securitization income	77	392	1,103	2,435	1,008
Net gains (losses) on sales of loans, OREO, other assets	7,244	3,246	22,772	33,422	19,096
Other non-interest income	8,992	7,799	32,819	38,398	33,430
Total overhead expenses	102,229	92,459	367,290	367,574	351,681
Personnel expense	59,596	50,001	203,066	201,157	196,693
Net occupancy expense	11,626	9,603	40,026	38,743	37,857
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,516	2,981	10,670	11,972	9,355
Other operating expenses	28,491	29,874	113,528	115,702	107,776
Fee income on mutual funds and annuities	294	298	1,022	1,451	1,098
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,131	1,817	2,013	1,908	2,045
Average personnel expense per employee	27.97	27.52	100.88	105.43	96.18
Average assets per employee	8,430.18	7,236.20	7,340.84	6,298.20	5,264.77

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.97	2.10	40	1.22	2.64	37	0.96	2.02	41	1.15	2.72	38	1.04	3.08	31
Overhead expenses / Net Interest Income + non-interest income	60.18	59.31	54	67.55	63.90	69	61.37	62.28	48	65.62	61.29	71	67.68	60.88	78
<b>Percent of Average Assets</b>															
Total overhead expense	2.28	2.28	55	2.81	2.68	63	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81
Personnel expense	1.33	1.28	58	1.52	1.36	68	1.37	1.30	60	1.67	1.41	77	1.83	1.44	84
Net occupancy expense	0.26	0.24	58	0.29	0.27	61	0.27	0.26	56	0.32	0.28	69	0.35	0.28	74
Other operating expenses	0.69	0.73	58	1	0.98	66	0.84	0.94	58	1.06	0.97	72	1.09	0.97	75
Overhead less non-interest income	1.60	1.10	85	2.07	1.47	83	1.76	1.25	82	2.01	1.32	88	2.29	1.38	94
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	59.56	58.69	54	66.99	63.38	67	60.81	61.82	50	65.05	60.64	72	66.88	60.37	77
Personnel expense	34.72	33.28	56	36.23	33.17	70	33.62	32.36	51	35.60	32.39	69	37.41	32.51	78
Net occupancy expense	6.77	6.42	57	6.96	6.75	54	6.63	6.58	52	6.86	6.52	57	7.20	6.48	65
Other operating expenses	18.07	18.45	54	23.81	22.88	69	20.56	22.28	57	22.59	21.20	71	22.28	20.90	67
Total non-interest income	17.63	28.42	27	17.66	26.40	30	17.68	28.83	27	22.37	29.23	43	20.09	28.50	34
Fiduciary activities income	3.37	2.15	71	3.64	2.03	74	3.45	2.09	72	3.43	1.97	75	3.50	2.14	74
Service charges on domestic deposit accounts	3.78	3.21	58	4.50	3.92	58	3.89	3.27	62	4.28	3.88	54	4.17	4.15	47
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0.41	2.51	27	0.45	2.81	25	0.36	2.46	24	0.53	3.54	27	0.48	3.42	24
Insurance activities revenue	0.09	0.38	54	0.08	0.40	53	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.49	0.99	60	0.70	-0.41	83	0.49	0.01	82	0.85	0.28	85	1.39	0.65	78
Net securitization income	0.04	0.01	91	0.28	0.01	94	0.18	0	94	0.43	0.01	95	0.19	0.01	94
Net gain (loss) - sales of loans, OREO, and other assets	4.22	3.74	63	2.35	1.88	66	3.77	3.92	62	5.91	1.86	91	3.63	1.61	81
Other non-interest income	5.24	8.65	33	5.65	9.85	33	5.43	9.65	29	6.79	10.04	34	6.36	9.86	33
Overhead less non-interest income	41.93	29.66	83	49.33	36.23	82	43.14	31.93	79	42.67	31.06	87	46.79	31.46	90
Applicable income taxes / Pretax net operating income (tax equivalent)	21.93	21.04	56	21.82	17.54	74	20.09	18.63	55	18.51	20.56	30	18.63	19.04	38
Applicable income tax + TE / Pretax net operating income + TE	24.45	22.74	72	25.99	22.86	70	23.14	21.18	62	21.12	23.23	30	22.74	21.56	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,084,716	5,453,524	6,136,138	5,451,228	4,880,488	11.57	62.08
Commercial and industrial loans	3,113,360	2,084,384	3,043,938	2,047,485	1,691,962	49.37	161.21
Loans to individuals	138,595	132,485	139,895	136,765	189,744	4.61	-9.27
Loans to depository institutions and acceptances of other banks	2,000	0	2,000	0	0		
Agricultural loans	286,066	260,846	311,639	275,863	317,045	9.67	21.11
Other loans and leases	485,382	472,083	465,334	490,241	453,553	2.82	94.49
Less: Unearned income	16,626	6,129	17,944	6,917	5,294	171.27	229.10
Loans and leases, net of unearned income	10,093,493	8,397,193	10,081,000	8,394,665	7,527,498	20.20	80.90
Less: Allowance for loan and lease losses	130,172	97,350	131,606	70,395	61,963	33.72	161.72
Net loans and leases	9,963,321	8,299,843	9,949,394	8,324,270	7,465,535	20.04	80.17
Debt securities that reprice or mature in over 1 year	5,459,441	2,951,054	5,145,172	2,725,450	2,355,733	85.00	205.21
Mutual funds and equity securities	20,543	18,260	19,629	18,436	17,086	12.50	53.57
Subtotal	15,443,305	11,269,157	15,114,195	11,068,156	9,838,354	37.04	110.63
Interest-bearing bank balances	272,823	67,724	102,316	175,691	55,167	302.85	1045.45
Federal funds sold and reverse repos	0	0	19,473	0	0		-100.00
Debt securities that reprice or mature within 1 year	980,652	616,179	1,056,865	665,034	318,463	59.15	500.48
Trading assets	23,440	47,476	45,196	16,544	4,449	-50.63	894.91
Total earning assets	16,720,220	12,000,536	16,338,045	11,925,425	10,216,433	39.33	122.29
Non-interest-bearing cash and due from depository institutions	198,177	175,587	219,243	206,607	223,135	12.87	77.72
Premises, fixed assets, and leases	244,829	221,210	247,651	223,725	194,676	10.68	48.57
Other real estate owned	6,236	6,074	6,624	6,914	6,153	2.67	-45.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,075,013	891,299	1,096,827	846,926	767,609	20.61	141.89
Total assets	18,244,427	13,294,509	17,908,339	13,209,597	11,408,006	37.23	121.04
Quarterly average assets	17,964,723	13,148,173	16,401,152	12,798,770	11,371,247	36.63	123.86
Average loans and leases (YTD)	9,952,152	8,364,220	9,034,557	7,758,893	7,136,852	18.98	85.74
<b>Memoranda</b>							
Loans held-for-sale	43,037	22,957	57,949	26,748	119,801	87.47	-43.79
Loans not held-for-sale	10,050,456	8,374,236	10,023,051	8,367,917	7,407,697	20.02	82.64
Real estate loans secured by 1-4 family	1,094,088	1,112,590	1,173,080	1,165,592	1,215,642	-1.66	-1.69
Commercial real estate loans	4,594,524	4,052,600	4,560,918	3,995,662	3,398,918	13.37	91.88
Construction and land development	793,513	1,066,186	861,718	1,027,081	845,717	-25.57	48.50
Multifamily	261,526	214,159	263,383	228,486	181,080	22.12	79.28
Nonfarm nonresidential	3,539,485	2,772,255	3,435,817	2,740,095	2,372,121	27.68	106.47
Real estate loans secured by farmland	396,104	288,334	402,140	289,974	265,928	37.38	60.51
Total investment securities	6,460,636	3,585,493	6,221,666	3,408,920	2,691,282	80.19	228.71
U.S. Treasury securities	1,019	8,568	2,026	8,502	25,415	-88.11	91.90
US agency securities (excluding mortgage-backed securities)	212,292	171,840	166,779	184,677	84,671	23.54	53.15
Municipal securities	1,823,330	1,032,513	1,724,118	798,514	611,256	76.59	230.13
Mortgage-backed securities	3,366,649	1,680,175	3,231,306	1,702,413	1,620,797	100.37	168.01
Asset-backed securities	1,028,213	669,337	1,069,266	691,578	323,855	53.62	
Other debt securities	8,590	4,800	8,542	4,800	8,202	78.96	92.26
Mutual funds and equity securities	20,543	18,260	19,629	18,436	17,086	12.50	53.57
Available-for-sale securities	6,354,752	3,475,161	6,113,147	3,299,160	2,437,913	82.86	275.10
U.S. Treasury securities	1,019	8,568	2,026	8,502	25,415	-88.11	91.90
US agency securities (excluding mortgage-backed securities)	212,292	171,840	166,779	184,677	84,671	23.54	53.15
Municipal securities	1,737,989	940,441	1,635,228	707,190	374,973	84.81	518.50
Mortgage-backed securities	3,366,649	1,680,175	3,231,306	1,702,413	1,620,797	100.37	168.01
Asset-backed securities	1,028,213	669,337	1,069,266	691,578	323,855	53.62	
Other debt securities	8,590	4,800	8,542	4,800	8,202	78.96	92.26
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	9,742	9,304	11,150	9,161	9,058	4.71	-46.31
Available-for-sale securities appreciation (depreciation)	12,910	-28,611	103,750	1,362	-41,910		26.57
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,784,102	1,017,390	2,121,418	509,646	524,789	75.36	121.79

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,175,946	3,696,974	5,688,810	3,543,863	3,290,194	67.05	196.99
NOW, ATS and transaction accounts .....	785,475	692,925	865,636	660,750	524,396	13.36	282.32
Time deposits less brokered deposits < \$250K .....	830,132	828,495	867,446	881,305	711,986	0.20	
MMDA and other savings accounts .....	7,393,776	5,673,685	7,154,068	5,646,675	4,653,666	30.32	111.43
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	15,185,329	10,892,079	14,575,960	10,732,593	9,180,242	39.42	145.96
Time deposits of \$250K or more .....	373,713	281,944	403,940	298,291	269,490	32.55	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	102,308	54,160	120,392	86,936	115,524	88.90	-61.84
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	65,115	72,284	75,421	100,692	111,486	-9.92	-32.31
Other borrowings w/remaining maturity over 1 year .....	125,438	74,421	233,686	75,759	63,769	68.55	760.52
Brokered deposits < \$250K .....	9	2	5	13,447	53,106	350.00	
Noncore funding .....	666,583	482,811	833,444	575,125	613,375	38.06	-40.97
Trading liabilities .....	23,440	47,476	45,196	16,544	4,449	-50.63	894.91
Subordinated notes and debentures + trust preferred securities .....	221,031	219,909	220,751	219,629	211,136	0.51	3.95
Other liabilities .....	91,837	98,520	153,757	87,569	73,629	-6.78	39.02
Total liabilities .....	16,188,220	11,740,795	15,829,108	11,631,460	10,082,831	37.88	113.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	110,705	0	110,705	0	0		2831.03
Common stock .....	42,174	36,807	42,094	36,704	34,477	14.58	72.00
Common surplus .....	1,063,497	842,780	1,062,083	839,857	743,095	26.19	289.12
Retained earnings .....	833,171	700,298	791,630	702,502	579,252	18.97	127.63
Accumulated other comprehensive income .....	6,660	-26,171	72,719	-926	-31,649		246.15
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,056,207	1,553,714	2,079,231	1,578,137	1,325,175	32.34	207.11
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,056,207	1,553,714	2,079,231	1,578,137	1,325,175	32.34	207.11
Total liabilities and capital .....	18,244,427	13,294,509	17,908,339	13,209,597	11,408,006	37.23	121.04
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,175,946	3,696,974	5,688,810	3,543,863	3,290,195	67.05	196.99
Interest-bearing deposits .....	9,383,105	7,477,051	9,291,095	7,500,468	6,212,643	25.49	93.67
Total deposits .....	15,559,051	11,174,025	14,979,905	11,044,331	9,502,838	39.24	124.70
Long-term debt that reprices within 1 year .....	46,045	77,327	76,966	103,794	113,777	-40.45	-5.19
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,079,231	1,578,137	1,578,137	1,325,175	991,457		
Accounting restatements .....	0	-14,891	-14,891	-1,272	0		
Net income .....	52,814	20,040	137,938	149,129	116,998		
Net sale of new perpetual preferred stock .....	0	0	110,705	0	-938		
Net sale of new common stock .....	196	804	3,004	661	0		
Sale of treasury stock .....	0	0	0	0	97		
Less: Purchase of treasury stock .....	0	0	0	0	97		
Changes incident to business combinations .....	0	0	217,202	92,258	238,075		
Less: Dividends declared .....	11,273	7,353	33,919	24,607	19,357		
Change in other comprehensive income .....	-66,059	-25,245	73,645	30,723	-6,895		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	1,298	2,222	7,410	6,070	5,835		
Holding company equity capital, ending balance .....	2,056,207	1,553,714	2,079,231	1,578,137	1,325,175		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	33.35	36.10	39	41.02	38.37	45	34.26	36.22	40	41.27	37.78	46	42.78	37.19	52
Commercial and industrial loans	17.06	13.88	66	15.68	12.73	65	17	13.52	68	15.50	12.02	69	14.83	12.85	63
Loans to individuals	0.76	3.42	34	1	3.84	36	0.78	3.40	34	1.04	4.20	34	1.66	4.31	44
Loans to depository institutions and acceptances of other banks	0.01	0.02	81	0	0.03	29	0.01	0.03	79	0	0.04	29	0	0.05	28
Agricultural loans	1.57	0.19	93	1.96	0.20	93	1.74	0.19	93	2.09	0.24	93	2.78	0.30	93
Other loans and leases	2.66	4.29	42	3.55	4.96	46	2.60	4.63	40	3.71	5.01	46	3.98	5	48
Net loans and leases	54.61	60.99	26	62.43	64.23	31	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
Debt securities over 1 year	29.92	16.70	91	22.20	14.63	87	28.73	15.55	93	20.63	14.60	82	20.65	14.63	78
Mutual funds and equity securities	0.11	0.06	74	0.14	0.05	85	0.11	0.05	77	0.14	0.06	80	0.15	0.06	82
Subtotal	84.65	78.43	76	84.77	80.12	62	84.40	78.16	69	83.79	79.65	50	86.24	79.97	63
Interest-bearing bank balances	1.50	9.08	8	0.51	4.14	8	0.57	7.51	3	1.33	3.06	33	0.48	3.04	14
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0.11	0.82	72	0	1.57	25	0	1.66	23
Debt securities 1 year or less	5.38	1.59	91	4.63	1.72	86	5.90	1.68	92	5.03	1.91	87	2.79	1.96	75
Trading assets	0.13	0.56	49	0.36	1.27	42	0.25	1.01	46	0.13	1.19	44	0.04	1.33	36
Total earning assets	91.65	91.48	53	90.27	89.78	58	91.23	91.05	55	90.28	89.53	59	89.55	89.74	47
Non-interest cash and due from depository institutions	1.09	1	56	1.32	1.12	66	1.22	1.07	58	1.56	1.14	79	1.96	1.21	90
Other real estate owned	0.03	0.02	78	0.05	0.03	71	0.04	0.02	75	0.05	0.03	76	0.05	0.04	68
All other assets	7.27	7.44	49	8.41	9.05	39	7.54	7.82	45	8.16	9.27	36	8.49	8.98	42
<b>Memoranda</b>															
Short-term investments	6.87	11.92	28	5.14	7.73	50	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42
U.S. Treasury securities	0.01	0.98	32	0.06	0.86	45	0.01	0.84	39	0.06	1.03	41	0.22	1.04	50
US agency securities (excluding mortgage-backed securities)	1.16	0.73	74	1.29	0.51	82	0.93	0.63	73	1.40	0.54	83	0.74	0.69	64
Municipal securities	9.99	1.77	96	7.77	1.44	95	9.63	1.69	96	6.04	1.34	92	5.36	1.62	89
Mortgage-backed securities	18.45	12.38	77	12.64	11.43	58	18.04	11.75	80	12.89	11.44	59	14.21	11.13	68
Asset-backed securities	5.64	0.35	97	5.03	0.27	97	5.97	0.32	98	5.24	0.28	97	2.84	0.33	93
Other debt securities	0.05	0.46	41	0.04	0.39	41	0.05	0.42	43	0.04	0.39	42	0.07	0.41	51
Loans held-for-sale	0.24	0.46	46	0.17	0.40	45	0.32	0.52	47	0.20	0.39	48	1.05	0.30	90
Loans held for investment	55.09	61.15	24	62.99	64.43	32	55.97	61.72	25	63.35	63.50	36	64.93	63.93	38
Real estate loans secured by 1-4 family	6	11.69	26	8.37	13.18	33	6.55	11.91	27	8.82	13.29	31	10.66	13.46	36
Revolving	1.21	1.51	52	1.85	2.02	51	1.30	1.66	50	1.92	2.07	52	2.12	2.27	52
Closed-end, secured by first liens	4.55	9.76	26	6.14	10.62	30	5.02	9.81	28	6.50	10.69	29	8.02	10.57	36
Closed-end, secured by junior liens	0.23	0.21	71	0.38	0.28	73	0.23	0.22	66	0.40	0.28	74	0.52	0.31	76
Commercial real estate loans	25.18	22.27	60	30.48	23.11	62	25.47	22.22	56	30.25	22.23	65	29.79	21.58	65
Construction and land development	4.35	3.32	65	8.02	3.46	89	4.81	3.40	70	7.78	3.44	88	7.41	3.51	85
Multifamily	1.43	3.21	32	1.61	3.23	37	1.47	3.12	32	1.73	3.01	42	1.59	2.72	41
Nonfarm nonresidential	19.40	14.77	67	20.85	15.32	66	19.19	14.72	65	20.74	14.69	67	20.79	14.44	68
Real estate loans secured by farmland	2.17	0.33	93	2.17	0.35	93	2.25	0.33	94	2.20	0.36	93	2.33	0.41	93

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	60.28	57.91	48	64.94	57.83	51	60.87	57.15	49	64.94	57.46	50	64.84	56.49	54
Real estate loans secured by 1-4 family	10.84	19.43	25	13.25	20.44	27	11.64	19.43	26	13.88	20.75	30	16.15	21.10	28
Revolving	2.19	2.45	50	2.93	3.09	49	2.31	2.64	48	3.02	3.15	50	3.21	3.50	47
Closed-end	8.65	16.76	24	10.32	17.13	26	9.32	16.59	25	10.86	17.39	27	12.94	17.39	31
Commercial real estate loans	45.52	35.36	66	48.26	34.31	73	45.24	34.63	65	47.60	33.52	73	45.15	32.14	66
Construction and land development	7.86	5.29	74	12.70	5.12	92	8.55	5.26	77	12.23	5.09	92	11.24	5.20	86
1-4 family	1.21	1.05	66	1.90	0.98	75	1.32	0.93	67	1.96	0.94	76	2.24	1.02	78
Other	6.65	4.21	76	10.79	4	95	7.23	4.19	80	10.27	4.02	94	9	4.05	90
Multifamily	2.59	5.08	32	2.55	4.90	35	2.61	4.96	31	2.72	4.69	38	2.41	4.10	36
Nonfarm nonresidential	35.07	23.47	80	33.01	22.69	72	34.08	22.93	79	32.64	22.15	72	31.51	21.40	71
Owner-occupied	18.17	7.93	94	17.08	7.70	90	17.66	7.68	93	17.54	7.72	91	17	8.03	90
Other	16.90	15.25	57	15.94	14.76	53	16.42	14.95	56	15.10	14.34	53	14.51	13.38	52
Real estate loans secured by farmland	3.92	0.56	94	3.43	0.53	93	3.99	0.54	96	3.45	0.55	93	3.53	0.63	92
Loans to depository institutions and acceptances of other banks	0.02	0.03	79	0	0.08	29	0.02	0.06	77	0	0.11	29	0	0.12	28
Commercial and industrial loans	30.85	23.16	74	24.82	20.31	67	30.19	22.17	79	24.39	19.53	69	22.48	20.32	63
Loans to individuals	1.37	6.02	38	1.58	6.48	35	1.39	6.13	37	1.63	7.13	34	2.52	7.36	42
Credit card loans	0.08	0.50	61	0.10	0.71	59	0.08	0.65	60	0.11	0.81	57	0.11	1.02	54
Agricultural loans	2.83	0.33	93	3.11	0.31	93	3.09	0.32	93	3.29	0.37	92	4.21	0.46	93
Other loans and leases	4.81	8.05	48	5.62	9.38	46	4.62	9.09	44	5.84	9.85	47	6.03	9.66	47
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	386.05	382.51	43	405.45	401.07	44	400.34	381.27	45	414.86	391.26	47	433.19	379.80	55
Real estate loans secured by 1-4 family	69.42	124.29	28	82.72	138.65	30	76.53	125.03	30	88.71	138.18	31	107.90	137.84	38
Revolving	14.01	16.14	52	18.30	21.22	50	15.22	17.42	51	19.29	21.26	52	21.45	23.33	51
Closed-end	55.41	106.79	28	64.42	115.78	28	61.32	106.14	30	69.41	115.20	29	86.45	112.79	38
Commercial real estate loans	291.50	237.40	61	301.29	240.54	58	297.57	234.65	62	304.09	229.44	62	301.69	219.72	64
Construction and land development	50.35	35.26	69	79.27	35.93	86	56.22	35.62	75	78.17	34.95	87	75.07	35.36	85
1-4 family	7.77	6.84	63	11.88	6.92	72	8.69	6.34	67	12.54	6.61	74	14.94	7.04	75
Other	42.57	28.01	71	67.39	27.85	91	47.53	28.16	78	65.62	27.32	90	60.12	27.26	90
Multifamily	16.59	34.02	33	15.92	33.54	34	17.18	32.74	35	17.39	31.04	41	16.07	27.85	42
Nonfarm nonresidential	224.57	157.71	74	206.11	159.79	60	224.16	155.06	71	208.53	152.10	63	210.55	147.22	66
Owner-occupied	116.34	52.99	92	106.62	54.16	85	116.18	52.37	91	112.08	53.07	88	113.59	54.89	88
Other	108.23	102.29	53	99.49	103.49	47	107.98	100.54	54	96.45	97.41	50	96.96	91.80	54
Real estate loans secured by farmland	25.13	3.50	94	21.44	3.48	93	26.24	3.44	95	22.07	3.60	94	23.60	4.02	93
Loans to depository institutions and acceptances of other banks	0.13	0.18	81	0	0.38	28	0.13	0.28	78	0	0.44	29	0	0.54	28
Commercial and industrial loans	197.53	145.22	72	154.97	132.09	63	198.59	139.91	76	155.82	122.02	67	150.18	128.82	61
Loans to individuals	8.79	35.91	37	9.85	40.80	34	9.13	37.47	37	10.41	43.51	33	16.84	42.67	44
Credit card loans	0.48	2.59	61	0.62	3.94	60	0.54	3.30	60	0.68	4.34	58	0.73	5.31	56
Agricultural loans	18.15	1.94	93	19.39	1.90	95	20.33	1.88	94	20.99	2.18	94	28.14	2.72	94
Other loans and leases	30.80	47.52	48	35.10	54.71	45	30.36	49.54	44	37.31	52.44	49	40.26	51.79	50
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	27.38	27.81	50	31.24	27.16	57	27.61	27.32	49	30.12	26.45	55	28.27	24.79	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.33	185.94	46	195.05	188.67	49	181.58	183.76	49	192.45	178.57	53	188.89	167.93	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	291.67	243.39	61	301.67	248.20	55	297.76	240.85	60	304.53	236.10	60	302.48	225.98	61

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	6.87	11.92	28	5.14	7.73	50	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42
Liquid assets	12.40	27.16	11	8.59	22.73	4	11.64	26.22	12	10.81	22.44	15	15.07	22.72	32
Investment securities	35.41	18.78	95	26.97	16.91	87	34.74	17.85	96	25.81	16.99	82	23.59	17.27	79
Net loans and leases	54.61	60.99	26	62.43	64.23	31	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
Net loans, leases and standby letters of credit	54.95	61.79	23	62.94	65.22	31	55.94	62.48	23	63.55	64.84	35	66.01	65.07	36
Core deposits	83.23	73.69	86	81.93	64.18	95	81.39	70.67	86	81.25	63.09	96	80.47	62.13	94
Noncore funding	3.65	11.95	16	3.63	19.78	4	4.65	14.13	18	4.35	19.36	5	5.38	21.34	8
Time deposits of \$250K or more	2.05	1.96	60	2.12	2.95	43	2.26	2.11	63	2.26	2.94	46	2.36	2.89	43
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.56	1.22	48	0.41	1.77	30	0.67	1.47	47	0.66	1.94	45	1.01	1.97	47
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.56	0.60	57	0.41	0.97	44	0.56	0.54	56	0.66	0.48	57	1.01	0.54	61
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.36	1.11	52	0.54	3.69	19	0.42	1.24	44	0.76	3.01	26	0.98	3.67	25
Earning assets that reprice within 1 year	30.27	38.67	26	33	39.59	31	30.85	39.38	26	34.06	39.29	31	33.88	40.29	28
Interest-bearing liabilities that reprice within 1 year	49.96	7.73	95	53.68	10.23	98	50.36	8.20	96	53.77	10.19	99	51.33	10.01	99
Long-term debt that reprices within 1 year	0.25	0.28	72	0.58	0.79	70	0.43	0.47	72	0.79	0.96	70	1	1.34	67
Net assets that reprice within 1 year	-19.94	29.49	2	-21.27	27.26	1	-19.94	29.11	1	-20.50	26.63	0	-18.45	27.38	0
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.80	-0.51	44	-1.78	14.37	11	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11
Net short-term noncore funding dependence	-5.11	-6.88	54	-3.30	4.94	20	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24
Short-term investment / Short-term noncore funding	270.17	246.74	67	219.45	77.70	88	225.07	184.19	66	211.73	77.77	86	79.45	66.46	73
Liquid assets - short-term noncore funding / Nonliquid assets	11.26	30.67	20	6.84	16.50	37	9.86	28.18	24	8.75	16.97	39	12.89	16.04	53
Net loans and leases / Total deposits	64.04	76.22	17	74.28	88.34	17	66.42	79.43	17	75.37	90.31	17	78.56	90.08	19
Net loans and leases / Core deposits	65.61	83.77	17	76.20	101.46	12	68.26	88.34	12	77.56	103.93	10	81.32	105	14
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.67	0.62	62	0.75	1.57	43	0.80	1.57	46	0.74	0.72	61	0.85	-0.82	96
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.89	1.31	45	-2.29	3.85	2	7.40	4.31	84	0.11	1.36	19	-3.94	-1.98	5
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	1.32	12.84	41	2.57	12.92	46	1.43	11.38	43	2.68	12.67	44	8.78	16.19	44
Available-for-sale securities	98.36	85.49	63	96.92	85.17	56	98.26	87.23	60	96.78	85.40	54	90.59	81.88	60
U.S. Treasury securities	0.02	5.10	30	0.24	5.04	39	0.03	4.72	36	0.25	6.15	35	0.94	6.99	48
US agency securities (excluding mortgage-backed securities)	3.29	4.35	60	4.79	3.36	71	2.68	4.01	57	5.42	3.49	73	3.15	4.02	61
Municipal securities	28.22	9.71	85	28.80	8.69	89	27.71	9.83	82	23.42	7.75	86	22.71	9.16	85
Mortgage-backed securities	52.11	66.67	28	46.86	68.40	19	51.94	66.64	25	49.94	67.43	24	60.22	65.45	37
Asset-backed securities	15.92	1.97	94	18.67	1.67	95	17.19	1.91	95	20.29	1.66	95	12.03	2.05	91
Other debt securities	0.13	3.05	34	0.13	2.67	38	0.14	3.01	35	0.14	2.94	38	0.30	2.79	44
Mutual funds and equity securities	0.32	0.36	67	0.51	0.35	69	0.32	0.35	65	0.54	0.40	64	0.63	0.42	66
Debt securities 1 year or less	15.18	9.29	79	17.19	10.98	77	16.99	10.55	81	19.51	11.86	77	11.83	11.91	64
Debt securities 1 to 5 years	45.15	16.09	90	44.47	17.72	89	44.59	17.03	89	46.12	17.94	89	55.39	19.18	90
Debt securities over 5 years	39.35	72.48	11	37.83	67.50	18	38.11	69.86	15	33.83	66.02	17	32.14	64.73	17
Pledged securities	27.61	33.48	41	28.38	36.65	42	34.10	35.67	46	14.95	30.57	28	19.50	33.30	35
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	83.28	156.41	43	13.27	53.90	41	40.19	183.32	28	125.02	26.69	87	-12.61	6.77	24
Investment securities	80.19	31.91	86	43.78	9.51	90	82.51	23.62	91	26.67	11.75	81	8.77	9.42	63
Core deposits	39.42	29.18	82	19.81	12	77	35.81	26.88	83	16.91	11.23	74	19.61	7.29	87
Noncore funding	38.06	-25.09	95	-15.78	16.35	9	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,258,618	2,973,732	2,471,463
Commit: Secured commercial real estate loans	627,346	645,508	632,325	724,391	713,182
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			274,753	224,733	190,627
Securities underwriting	0	0	0	0	0
Standby letters of credit	61,396	67,199	69,255	70,635	65,275
Commercial and similar letters of credit	6,068	7,152	3,951	8,896	6,627
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	16,384	0	4,471	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	16,384	0	4,471	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	85,500	69,500	86,500	52,500	30,146
Written options contracts (interest rate)	54,369	165,247	42,078	74,105	21,603
Purchased options contracts (interest rate)	0	95,196	0	53,749	0
Interest rate swaps	1,009,596	984,388	1,050,570	924,676	911,706
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							18.20	22.01	44	22.51	23.52	53	21.66	24.05	52
Standby letters of credit	0.34	0.67	37	0.51	0.78	46	0.39	0.71	40	0.53	0.84	47	0.57	0.92	46
Commercial and similar letters of credit	0.03	0.02	78	0.05	0.02	83	0.02	0.02	72	0.07	0.02	84	0.06	0.02	80
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.28	59	0	0.41	27	0.02	0.35	55	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.09	0.16	75	0	0.38	34	0.02	0.30	69	0	0.45	34	0	0.69	34
Derivative contracts	6.30	42.67	21	9.89	54.47	24	6.58	48.62	17	8.37	68.47	23	8.45	65.81	31
Interest rate contracts	6.30	30.32	23	9.89	40.32	26	6.58	34.36	19	8.37	47.31	25	8.45	43.84	34
Interest rate futures and forward contracts	0.47	4.59	52	0.52	11.14	45	0.48	6.21	44	0.40	10.67	47	0.26	11.40	47
Written options contracts (interest rate)	0.30	2	35	1.24	2.54	50	0.23	2.18	29	0.56	2.47	52	0.19	2.16	38
Purchased options contracts (interest rate)	0	1.45	22	0.72	1.56	66	0	1.46	22	0.41	2.65	61	0	2.32	23
Interest rate swaps	5.53	20.33	28	7.40	23.70	28	5.87	20.83	25	7	28.86	29	7.99	26.74	36
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							36.07	42.82	58	38.33	45.53	56	34.63	44.93	51

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**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,149,465	1,314,331	1,179,148	1,105,030	963,455
Interest rate contracts .....	1,149,465	1,314,331	1,179,148	1,105,030	963,455
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	85,500	69,500	86,500	52,500	30,146
Written options .....	54,369	165,247	42,078	74,105	21,603
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	54,369	165,247	42,078	74,105	21,603
Purchased options .....	0	95,196	0	53,749	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	95,196	0	53,749	0
Swaps .....	1,009,596	984,388	1,050,570	924,676	911,706
Held for trading .....	888,111	1,020,442	902,113	855,880	422,491
Interest rate contracts .....	888,111	1,020,442	902,113	855,880	422,491
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	261,354	293,889	277,035	249,150	540,964
Interest rate contracts .....	261,354	293,889	277,035	249,150	540,964
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,111,766	1,149,084	1,141,541	1,030,925	941,852
One year or less .....	86,804	94,500	143,491	72,500	91,517
Over 1 year to 5 years .....	149,320	95,191	105,002	114,074	209,552
Over 5 years .....	875,642	959,393	893,048	844,351	640,783
Gross negative fair value (absolute value) .....	29,796	59,071	54,433	21,191	6,443
Gross positive fair value .....	27,063	50,811	47,702	17,839	7,189
Held for trading .....	23,440	47,476	45,196	16,544	4,449
Non-traded .....	3,623	3,335	2,506	1,295	2,740
Current credit exposure on risk-based capital derivative contracts .....	28,398	48,108	47,702	16,755	4,478
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

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## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	7.44	12.82	53	5.29	13.53	40	7.34	14.05	49	4.75	13.49	43	3.13	12.78	36
Exchange-traded .....	4.73	8.11	51	12.57	7.86	78	3.57	8.18	41	6.71	5.91	66	2.24	6.60	41
Over-the-counter .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	4.73	7.80	52	12.57	7.35	80	3.57	7.73	43	6.71	5.10	70	2.24	5.49	46
Exchange-traded .....	0	3.58	20	7.24	3.47	76	0	3.42	19	4.86	4.42	66	0	4.19	18
Over-the-counter .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	0	3.15	21	7.24	2.77	81	0	2.86	21	4.86	3.35	71	0	3.20	20
<b>Held for trading .....</b>															
Interest rate contracts .....	87.83	69.64	62	74.90	69.06	44	89.10	68.76	64	83.68	69.75	54	94.63	70.34	70
Foreign exchange contracts .....	77.26	42.14	66	77.64	45.49	66	76.51	43.53	65	77.45	44.16	65	43.85	46.31	46
Equity, commodity, and other contracts .....	77.26	36.29	74	77.64	38.85	77	76.51	36.62	75	77.45	37.24	75	43.85	38.40	52
<b>Non-traded .....</b>															
Interest rate contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts .....	22.74	57.86	33	22.36	54.51	33	23.49	56.47	34	22.55	55.84	34	56.15	53.69	53
Interest rate contracts .....	22.74	54.11	34	22.36	52.13	34	23.49	53.82	35	22.55	52.22	35	56.15	50.60	55
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	96.72	90.92	51	87.43	91.11	27	96.81	91.48	53	93.29	93.86	32	97.76	94.47	53
Over 1 year to 5 years .....	7.55	26.80	33	7.19	31.34	26	12.17	32.05	38	6.56	32.17	28	9.50	32.51	31
Over 5 years .....	12.99	28.69	28	7.24	27.94	21	8.90	27.06	21	10.32	30.45	24	21.75	31.16	32
Gross negative fair value (absolute value) .....	76.18	30.03	94	72.99	31.18	91	75.74	29.56	92	76.41	28.09	91	66.51	28.71	86
Gross positive fair value .....	2.59	1.21	89	4.49	1.98	88	4.62	1.55	95	1.92	0.83	88	0.67	0.72	47
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.35	1.70	81	3.87	2.69	72	4.05	2.23	91	1.61	1.19	73	0.75	0.85	47
Gross positive fair value (X) .....	0.02	0.05	47	0.05	0.11	55	0.04	0.07	59	0.02	0.06	53	0.01	0.06	37
Held for trading (X) .....	0.02	0.07	29	0.04	0.13	32	0.03	0.09	36	0.01	0.07	33	0.01	0.06	33
Non-traded (X) .....	0.02	0.05	50	0.04	0.10	46	0.03	0.07	49	0.01	0.06	45	0	0.05	44
Current credit exposure (X) .....	0	0.01	28	0	0.02	32	0	0.02	25	0	0.01	36	0	0.01	44
Credit losses on derivative contracts .....	0.02	0.05	37	0.04	0.09	39	0.03	0.06	44	0.01	0.05	38	0	0.04	34
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.24	0.61	36	0.47	1.16	40	0.40	0.85	41	0.17	0.73	40	0.05	0.53	32

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	131,606	70,395	70,395	61,963	55,686
Gross losses	2,126	6,301	32,722	13,590	21,285
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	676	1,320	3,804	5,365	3,549
Net losses	1,450	4,981	28,918	8,225	17,736
Provision for loan and lease losses	16	19,865	65,745	16,657	24,013
Adjustments	0	12,071	24,384	0	0
Ending balance	130,172	97,350	131,606	70,395	61,963
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0	-0.11	68	0.60	0.87	35	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
Provision for loan and lease losses / Average loans and leases	0	-0.20	68	0.95	1.41	39	0.73	0.82	48	0.21	0.24	56	0.34	0.24	79
Provision for loan and lease losses / Net loan and lease losses	1.10	-168.35	61	398.82	730.69	40	227.35	487.86	27	202.52	130.58	87	135.39	134.68	65
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	1.49	36	1.16	1.32	41	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.29	1.47	38	1.16	1.30	42	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43
Allowance for loan and lease losses / Net loans and leases losses (X)	22.44	18.09	73	4.89	10.10	46	4.55	11.58	26	8.56	8.03	69	3.49	7.54	32
Allowance for loan and lease losses / Nonaccrual assets	141.93	291.29	21	122.79	310.68	16	150.60	299.17	21	91.96	218.72	20	86.13	214.03	16
ALLL / 90+ days past due + nonaccrual loans and leases	141.66	246.27	27	122.79	221.69	22	149.37	244.34	29	87.28	151.73	29	85.27	160.51	26
Gross loan and lease losses / Average loans and leases	0.09	0.24	28	0.30	0.34	58	0.36	0.34	65	0.18	0.28	40	0.30	0.30	63
Recoveries / Average loans and leases	0.03	0.08	23	0.06	0.07	47	0.04	0.07	33	0.07	0.08	53	0.05	0.09	36
Net losses / Average loans and leases	0.06	0.16	37	0.24	0.27	59	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	2.07	7.39	14	9.71	8.09	70	27.99	33.98	47	25.21	36.22	38	19.86	41.30	16
Earnings coverage of net loan and lease losses (X)	47.01	25.70	76	9.20	17.23	44	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.03	54	0.01	0.01	52	0.23	0.04	95	0.03	0.01	68	0	0.02	35
Real estate loans secured by 1-4 family	-0.02	-0.01	33	0.05	0.01	77	0.01	0.01	64	0.04	0.01	81	0.03	0.01	66
Revolving	-0.02	-0.03	38	0.08	0	76	0.01	0.01	62	0.07	0.02	76	0	0.03	30
Closed-end	-0.02	-0.01	32	0.04	0.01	85	0.02	0	72	0.03	0	84	0.04	0.01	80
Commercial real estate loans	0	0.05	31	0	0.01	57	0.29	0.07	88	-0.01	0.01	21	-0.02	0.01	20
Construction and land development	0	0	37	0.01	-0.01	87	-0.01	0	29	0	-0.01	44	-0.05	-0.03	25
1-4 family	0	0	58	0	0	60	0	0	59	0	0	87	-0.01	-0.01	21
Other	0	0	31	0.01	-0.01	88	-0.01	0	25	-0.01	-0.01	35	-0.04	-0.02	24
Multifamily	0	0	54	0	0	61	-0.01	0	13	-0.09	0	4	-0.14	0	4
Nonfarm nonresidential	0	0.07	26	0	0.02	30	0.39	0.11	88	0	0.02	45	0	0.02	48
Owner-occupied	0	0.01	24	0	0.01	26	0.39	0.02	99	0	0.01	28	0	0.01	53
Other	0	0.06	41	0	0.01	54	0	0.08	32	0	0.01	53	0	0.01	55
Real estate loans secured by farmland	0.19	0	94	0	0.01	51	0.13	0.02	87	0.39	0.01	97	0.06	0	86
Commercial and industrial loans	0.08	0.20	46	0.94	0.48	81	0.45	0.47	55	0.26	0.37	44	0.40	0.31	68
Loans to individuals	1.36	1.06	66	0.69	1.43	31	0.65	1.13	43	0.81	1.17	47	3.98	1.16	94
Credit card loans	4.68	2.41	89	8.75	3.52	95	5.04	2.92	87	12.93	3.11	95	9.47	2.92	95
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.16	0.09	75	-0.25	0.15	2	0.09	0.15	61	0.10	0.15	57	0.77	0.14	92

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	16,281	31,812	23,082	27,924	16,143
90+ days past due loans and leases	171	0	720	4,105	726
Nonaccrual loans and leases	91,718	79,280	87,386	76,548	71,943
Total past due and nonaccrual loans and leases	108,170	111,092	111,188	108,577	88,812
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,690	3,631	3,824	3,794	4,110
Total restructured loans and leases	3,690	3,631	3,824	3,794	4,110
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,394	2,857	2,371	3,794	4,026
Other real estate owned	6,236	6,074	6,624	6,914	6,153
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.16	0.33	28	0.38	0.52	37	0.23	0.39	33	0.33	0.43	47	0.21	0.44	23
90+ days past due loans and leases	0	0.11	25	0	0.12	10	0.01	0.12	29	0.05	0.15	46	0.01	0.17	26
Nonaccrual loans and leases	0.91	0.65	75	0.94	0.57	83	0.87	0.66	75	0.91	0.51	85	0.96	0.54	88
90+ days past due and nonaccrual loans and leases	0.91	0.82	65	0.94	0.75	70	0.87	0.85	62	0.96	0.71	76	0.97	0.75	73
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.04	0.13	27	0.04	0.14	26	0.04	0.13	25	0.05	0.14	29	0.05	0.16	25
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.16	0.33	28	0.38	0.52	37	0.23	0.40	33	0.33	0.43	46	0.21	0.44	23
90+ days past due assets	0	0.11	23	0	0.12	9	0.01	0.12	27	0.05	0.15	45	0.01	0.18	24
Nonaccrual assets	0.91	0.66	73	0.94	0.58	82	0.87	0.67	75	0.91	0.53	84	0.96	0.57	86
30+ days past due and nonaccrual assets	1.07	1.18	55	1.32	1.32	61	1.10	1.29	51	1.29	1.19	63	1.18	1.26	58
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.50	0.50	61	0.60	0.48	71	0.49	0.52	54	0.61	0.44	76	0.64	0.48	73
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.53	61	0.64	0.51	72	0.53	0.55	55	0.66	0.48	77	0.69	0.52	73
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.55	0.58	51	0.66	0.57	63	0.54	0.60	47	0.66	0.53	65	0.72	0.60	66
Allowance for loan and lease losses	77.09	69.27	65	90.61	74.58	70	73.23	66.66	67	123.95	115.41	65	132.53	118.28	65
Equity capital + allowance for loan and lease losses	4.59	5.03	52	5.34	4.68	58	4.36	4.97	45	5.29	4.28	67	5.92	4.79	68
Tier 1 capital + allowance for loan and lease losses	6.37	5.96	61	6.56	5.89	59	6.29	6.05	59	6.64	5.65	65	7.29	6.16	63
Loans and leases + other real estate owned	0.99	0.97	58	1.05	0.91	63	0.96	0.97	54	1.04	0.85	67	1.09	0.96	63

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.19	0.31	33	0.41	0.48	47	0.23	0.39	35	0.33	0.38	52	0.26	0.42	31
90+ days past due .....	0	0.13	33	0	0.12	16	0	0.16	14	0	0.16	34	0.01	0.22	36
Nonaccrual .....	1.08	0.76	78	0.85	0.54	78	0.96	0.76	71	0.73	0.46	78	0.85	0.57	77
Commercial and industrial															
30–89 days past due .....	0.12	0.22	43	0.28	0.36	50	0.27	0.23	67	0.29	0.31	59	0.17	0.30	36
90+ days past due .....	0	0.02	42	0	0.03	17	0.02	0.03	62	0.18	0.05	87	0	0.05	11
Nonaccrual .....	0.64	0.69	58	1.30	0.90	75	0.71	0.75	53	1.47	0.83	79	1.53	0.76	84
Individuals															
30–89 days past due .....	0.19	0.53	26	0.59	0.84	34	0.33	0.83	27	0.56	0.83	36	0.29	0.84	22
90+ days past due .....	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual .....	0.43	0.22	77	0.67	0.19	88	0.70	0.28	86	0.68	0.17	92	0.51	0.23	82
Depository institution loans															
30–89 days past due .....	0	0.01	44		0.01		0	0	46		0			0	
90+ days past due .....	0	0	50		0		0	0	46		0			0	
Nonaccrual .....	0	0	47		0		0	0	47		0			0	
Agricultural															
30–89 days past due .....	0	0.17	31	0	0.35	28	0.07	0.17	64	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.44	25	0	0.76	25	0.45	0.49	69	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.07	0.13	60	0.62	0.26	82	0.06	0.18	53	0.69	0.20	88	0.06	0.17	48
90+ days past due .....	0	0.01	75	0	0.01	31	0	0.01	33	0.05	0.01	88	0	0.01	31
Nonaccrual .....	1.12	0.15	93	1.12	0.13	95	0.98	0.15	93	1.16	0.13	96	0.80	0.14	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.51	0.47	64	0.63	0.73	45	0.19	0.65	13	0.57	0.67	56	0.55	0.71	47
	90+ days past due	0.01	0.28	45	0	0.24	17	0	0.33	16	0.02	0.31	40	0	0.46	14
	Nonaccrual	1.48	0.88	80	1.58	0.79	87	1.42	0.89	78	1.32	0.73	85	1.69	0.86	86
Revolving	30-89 days past due	0.07	0.31	20	0.33	0.50	36	0.14	0.48	21	0.75	0.45	79	0.59	0.50	59
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.76	1.31	50	0.79	1.07	56	0.77	1.13	54	0.49	1	38	0.71	1.17	55
Closed-end	30-89 days past due	0.62	0.48	67	0.72	0.76	51	0.20	0.65	17	0.51	0.70	45	0.54	0.75	44
	90+ days past due	0.01	0.31	47	0	0.27	19	0	0.38	17	0.02	0.35	44	0	0.53	16
	Nonaccrual	1.66	0.85	87	1.80	0.77	90	1.58	0.87	83	1.55	0.70	88	1.93	0.84	89
Junior lien	30-89 days past due	0.02	0.01	77	0.05	0.02	84	0.02	0.02	61	0.06	0.02	84	0.07	0.03	86
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.14	0.05	87	0.14	0.05	89	0.13	0.04	88	0.12	0.04	85	0.11	0.06	75
Commercial real estate	30-89 days past due	0.12	0.22	46	0.37	0.28	69	0.23	0.26	61	0.26	0.18	74	0.17	0.17	55
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0.02	0.03	68
	Nonaccrual	0.81	0.62	69	0.30	0.32	57	0.64	0.62	54	0.24	0.23	64	0.25	0.28	54
Construction and development	30-89 days past due	0.05	0.22	40	0.24	0.32	59	0.29	0.28	67	0.56	0.28	77	0.32	0.21	71
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0.04	0.02	78
	Nonaccrual	0.07	0.50	42	0.10	0.24	47	0.10	0.41	47	0.11	0.20	56	0.26	0.19	71
1-4 family	30-89 days past due	0	0.03	30	0.03	0.06	60	0.05	0.03	73	0.02	0.06	58	0.24	0.06	87
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0.04	0	96
	Nonaccrual	0.02	0.02	74	0.03	0.03	70	0.04	0.03	75	0.02	0.02	71	0.14	0.02	93
Other	30-89 days past due	0.05	0.16	48	0.20	0.24	65	0.25	0.22	70	0.54	0.20	83	0.09	0.13	59
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.05	0.43	42	0.07	0.18	49	0.06	0.35	45	0.09	0.17	59	0.12	0.15	63
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	0.03	0.09	52	0.05	0.08	61	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.11	0.13	65	0	0.06	19	0.12	0.11	68	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.15	0.20	50	0.45	0.27	78	0.22	0.23	62	0.17	0.14	61	0.13	0.17	42
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0.02	0.03	67
	Nonaccrual	1.02	0.78	67	0.40	0.37	58	0.82	0.80	57	0.31	0.28	63	0.27	0.30	51
Owner Occupied	30-89 days past due	0.01	0.06	35	0.09	0.11	46	0.09	0.07	67	0.15	0.07	82	0.12	0.09	65
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0.02	0.01	78
	Nonaccrual	0.36	0.32	62	0.34	0.20	72	0.40	0.27	71	0.25	0.16	72	0.15	0.17	51
Other	30-89 days past due	0.13	0.12	63	0.36	0.14	83	0.14	0.14	66	0.02	0.07	33	0	0.07	21
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.66	0.40	73	0.06	0.16	37	0.42	0.44	57	0.06	0.10	48	0.12	0.13	63
Farmland	30-89 days past due	0.16	0.13	72	0.10	0.32	48	0.35	0.11	85	0.24	0.23	67	0.01	0.25	48
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	3.19	1.14	83	5.70	1.10	93	3.16	1.13	84	5.12	0.84	93	4.66	1.23	85
Credit card	30-89 days past due	0.47	0.75	25	1.39	1.31	61	0.44	0.95	25	0.91	1.19	21	0.48	1.22	16
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.49	0.10	89	0.32	0.09	84	0.63	0.05	93	0.60	0.11	87	0.81	0.09	91

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,105,671	879,587	1,104,177	876,561	777,572
Retained earnings	833,171	700,298	791,630	702,502	579,252
Accumulated other comprehensive income (AOCI)	6,660	-26,171	72,719	-926	-31,649
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,945,502	1,553,714	1,968,526	1,578,137	1,325,175
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	603,576	477,761	605,381	480,635	424,807
Accumulated other comprehensive income-related adjustments	6,660	-26,171	72,719	-926	-33,387
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,335,266	1,102,124	1,290,426	1,098,428	933,755
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,335,266	1,102,124	1,290,426	1,098,428	933,755
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	110,705	145,588	110,705	145,154	130,914
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	110,705	145,588	110,705	145,154	130,914
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	110,705	145,588	110,705	145,154	130,914
<b>Tier 1 Capital</b>	1,445,971	1,247,712	1,401,131	1,243,582	1,064,669
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	44,678	59,429	44,657	74,286	74,143
Non-qualifying capital instruments	146,568	0	146,323	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	144,838	113,015	146,937	70,643	62,135
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	336,084	172,444	337,917	144,929	136,278
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	336,084	172,444	337,917	144,929	136,278
Exited advanced approach tier 2 capital					
Total capital	1,782,055	1,420,156	1,739,048	1,388,511	1,200,947
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,964,723	13,148,173	16,401,152	12,798,770	11,371,247
Less: Deductions from common equity tier 1 capital	603,576	477,761	605,381	480,635	424,807
Less: Other deductions	143,727	0	263,887	0	0
Total assets for leverage ratio	17,217,420	12,670,412	15,531,884	12,318,135	10,946,440
Total risk-weighted assets	11,638,588	10,212,321	11,819,037	10,098,515	8,756,130
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.47	12.54	37	10.79	11.59	37	10.92	12.35	30	10.88	12.11	30	10.66	12.09	30
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.42	13.31	41	12.22	12.25	57	11.85	13.08	31	12.31	12.78	48	12.16	12.85	43
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.31	15.37	56	13.91	14.01	54	14.71	15.23	48	13.75	14.36	49	13.72	14.45	47
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.40	9.15	30	9.85	9.43	66	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	155	114	598	786	1,969	35.96	-66.08
Other insurance activities income	155	114	598	786	1,969	35.96	-66.08
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	188,521	172,140	187,664	171,625	162,892	9.52	70.09

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.09	0.38	54	0.08	0.40	53	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.96	11	52	12.80	11.59	53	12.24	11.03	52	13.06	11.51	55	14.46	10.22	63
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.66	0.29	0.84	0.32	0.10

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	28,691	73,193	197,336	224,760	164,142	-60.80	1.81
Dividends .....	0	51,000	83,000	129,000	85,000	-100.00	-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	28,691	22,193	114,336	95,760	79,142	29.28	113.62
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	8,011	1,106		-100.00
Dividends .....	0	0	0	8,000	0		
Interest .....	0	0	0	11	304		-100.00
Management and service fees .....	0	0	0	0	802		-100.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	28,691	73,193	197,336	232,771	165,248	-60.80	1.18
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	402	109	1,950	896	337	268.81	491.18
Total operating income .....	29,093	73,302	199,286	233,667	165,585	-60.31	2.35
<b>Operating Expenses</b>							
Personnel expenses .....	27,317	20,414	87,311	74,340	60,679	33.82	118.24
Interest expense .....	1,618	1,669	6,675	7,077	7,285	-3.06	-4.71
Other expenses .....	4,003	12,574	51,320	52,061	45,489	-68.16	-46.17
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	32,938	34,657	145,306	133,478	113,453	-4.96	52.12
Income (loss) before taxes .....	-3,845	38,645	53,980	100,189	52,132		
Applicable income taxes (credit) .....	-1,040	-3,046	-10,528	-14,633	-12,296		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-2,805	41,691	64,508	114,822	64,428		
Equity in undistributed income of subsidiaries .....	55,619	-21,651	73,430	34,307	52,570		451.89
Bank subsidiaries .....	55,620	-21,633	73,475	45,038	51,213		481.37
Nonbank subsidiaries .....	-1	-18	-45	-10,731	1,357		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	52,814	20,040	137,938	149,129	116,998	163.54	163.95
<b>Memoranda</b>							
Bank net income .....	55,620	29,367	156,475	174,038	136,213	89.40	128.73
Nonbank net income .....	-1	-18	-45	-2,731	1,357		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,217,245	94.01	1,711,127	92.20	2,228,703	93.34	1,759,840	1,522,392	29.58	149.49
Common and preferred stock .....	2,217,245	94.01	1,711,127	92.20	2,228,703	93.34	1,759,840	1,522,392	29.58	149.49
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	6,109	0.26	6,137	0.33	6,110	0.26	6,155	22,374	-0.46	-77.27
Common and preferred stock .....	6,109	0.26	6,137	0.33	6,110	0.26	6,155	16,374	-0.46	-70.74
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	6,000		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	71,271	3.02	72,821	3.92	84,619	3.54	61,757	39,520	-2.13	400.92
Cash and due from unrelated depository institution .....	43	0	124	0.01	109	0	109	146	-65.32	-86.69
Premises, furnishings, fixtures and equipment .....	9,853	0.42	9,090	0.49	9,005	0.38	4,266	4,432	8.39	104.25
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	54,063	2.29	56,593	3.05	59,258	2.48	44,736	25,889	-4.47	84.42
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,358,584	100.00	1,855,892	100.00	2,387,804	100.00	1,876,863	1,614,753	27.09	144.15
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	21,040	0.89	0	0	22,101	0.93	0	0		-66.91
Borrowings with maturity over 1 year .....	22,294	0.95	50,768	2.74	23,083	0.97	52,607	58,417	-56.09	60154.05
Subordinated notes and debentures .....	74,464	3.16	74,321	4	74,428	3.12	74,286	80,222	0.19	-23.76
Other liabilities .....	38,012	1.61	31,501	1.70	42,638	1.79	26,490	20,025	20.67	87.84
Balance due to subsidiaries and related institutions .....	146,567	6.21	145,588	7.84	146,323	6.13	145,343	130,914	0.67	27.49
Total liabilities .....	302,377	12.82	302,178	16.28	308,573	12.92	298,726	289,578	0.07	1.98
Equity Capital .....	2,056,207	87.18	1,553,714	83.72	2,079,231	87.08	1,578,137	1,325,175	32.34	207.11
Perpetual preferred stock (income surplus) .....	110,705	4.69	0	0	110,705	4.64	0	0		2831.03
Common stock .....	42,174	1.79	36,807	1.98	42,094	1.76	36,704	34,477	14.58	72.00
Common surplus .....	1,063,497	45.09	842,780	45.41	1,062,083	44.48	839,857	743,095	26.19	289.12
Retained earnings .....	833,171	35.33	700,298	37.73	791,630	33.15	702,502	579,252	18.97	127.63
Accumulated other comprehensive income .....	6,660	0.28	-26,171	-1.41	72,719	3.05	-926	-31,649		246.33
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	2,358,584	100.00	1,855,892	100.00	2,387,804	100.00	1,876,863	1,614,753	27.09	144.15
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	146,567	6.21	145,588	7.84	146,323	6.13	145,343	130,914	0.67	27.49
Notes payable to subsidiaries that issued TPS .....	146,567	6.21	145,588	7.84	146,323	6.13	145,343	130,914	0.67	27.49
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	6,080		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	10.18	12.54	33	4.95	3.93	52	8.05	7.29	55	10.13	9.68	60	9.94	10.40	44
Bank net income / Average equity investment in banks.....	10.01	12.55	33	6.77	4.73	62	8.36	7.45	58	10.50	10.51	57	9.81	11.19	40
Nonbank net income / Average equity investment in nonbanks.....	-0.07	12.53	12	-1.17	5.73	19	-0.73	9.75	12	-21.06	7.89	4	8.76	7.10	65
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	105.31	95.97	80	146.54	95.67	88	113.44	88.16	88	116.70	82.22	95	116.42	82.56	96
Nonbank net income / Parent net income.....		2.83			5.47			3.59			5.93			1.16	3.78
Subsidiary holding companies' net income / Parent net income.....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital.....	14.71	17.74	56	19.45	19.50	70	14.84	20.06	56	18.93	20.43	68	21.85	20.88	68
Total debt / Equity capital.....	5.73	11.90	40	8.05	13.54	56	5.75	14.41	37	8.04	14.31	55	10.46	14.69	60
Total debt + notes payable to subs that issued TPS / Equity capital.....	12.86	14.30	55	17.42	15.86	70	12.79	16.67	53	17.25	16.36	69	20.34	17.10	72
Total debt + Loans guaranteed for affiliate / Equity capital.....	5.73	12.02	39	8.05	13.93	55	5.75	14.68	37	8.04	14.56	54	10.46	15.14	59
Total debt / Equity capital – excess over fair value.....	5.73	12	40	8.05	13.68	56	5.75	14.52	37	8.04	14.51	55	10.46	14.81	59
Long-term debt / Equity capital.....	4.71	11.33	35	8.05	12.46	58	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62
Short-term debt / Equity capital.....	1.02	0.52	83	0	0.88	36	1.06	0.77	79	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0.46	0.14	85
Excess cost over fair value / Equity capital.....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	27.93	35.48	42	42.50	27.67	65	21.46	34.67	35	42.96	28.44	64	50.43	28.63	71
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	108.13	102.85	79	110.53	103.91	85	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92
Total investment in subs / Equity capital.....	108.13	108.21	67	110.53	111.18	71	107.48	110.16	62	111.90	111.07	73	116.57	112.48	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.79	0.22	83	2.04	1.22	78	1.13	0.47	77	1.26	0.36	86	1.83	0.35	91
Equity investment in subs – equity cap / Net income-div (X).....	1.01	0.74	72	3.22	2.81	69	1.50	1.82	56	1.51	1.22	65	2.19	1.22	80
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	74.81	111.20	33	187.78	154.20	68	121.93	136.59	50	160.67	177.68	50	137.02	162.34	43
Cash from ops + noncash items + op expense / Op expense + dividend.....	79.83	98.58	38	154.30	176.81	54	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	77.22	85.35	39	132.41	90.08	72	116.96	134.08	53	115.22	116.34	57	110.59	103.19	65
Pretax operating income + interest expense / Interest expense.....	-137.64	1,142.88	5	2,415.46	2,355.68	70	908.69	2,016.32	46	1,515.70	1,968.54	57	815.61	2,898.75	39
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	-20.72	1,357.31	13	1,164.60	1,688.78	55	497.70	1,539.23	31	765.97	1,632.83	34	462.76	1,369.37	28
Dividends + interest from subsidiaries / Interest expense + dividends.....	0	117.86	3	565.28	186.57	92	204.46	150.43	78	432.43	210.80	90	320.19	188.90	84
Fees + other income from subsidiaries / Salary + other expenses.....	91.61	13.36	96	67.28	14.22	85	82.48	13.95	93	75.76	16.52	88	75.30	16.08	90
Net income / Current part of long-term debt + preferred dividends (X).....	26.24	33.13	56		20.55		30.99	35.64	72		57.11		19.12	33.93	37
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	-2.28	3.97	8	-1.28	2.60	13	-2.45	3.85	10	-1.26	2.64	14	-1.19	2.61	17
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total.....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.87	1.80	78	1.11	3.20	75	0.88	2.66	75	1.12	5.62	71	1.78	5.50	73
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87		17.64	61.08	14	52.58	81.10	29	21.43	57.84	14	30.04	57.26	21
Dividends declared / Net income .....	21.34	23.13	41	36.69	81.32	26	24.59	42.29	26	16.50	33.08	21	16.54	27.33	22
Net income – dividends / Average equity.....	8.01	9.52	44	3.13	0.55	70	6.07	4.14	73	8.46	6.46	78	8.30	7.33	63
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	101.14	15	693.59	182.33	92	244.70	132.17	82	524.24	178.13	92	439.12	157.73	95
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	32.51	7.53	88	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	0	128.99	8	693.59	229.19	92	244.70	174.85	77	556.75	260.40	88	439.12	215.26	90
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	30.63	14	173.66	123.04	72	53.04	60.28	46	74.12	66.55	60	62.40	60.71	57
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	51.58	1.08	98	75.57	2.97	96	73.07	1.47	98	55.02	1.55	98	58.10	1.88	97
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	51.58	33.49	66	249.24	148.03	81	126.11	62.88	91	129.14	69.36	92	120.50	63.43	89
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25		22.40	18.56	76
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92		59.10	2.96	92
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41		81.50	99.33	48
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	58.57	15	69.58	62.43	35	41.65	69.76	22	55.21	67.32	26	51.33	65.18	29
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	98.62	4.11	98	30.28	1.69	95	57.37	1.87	98	40.98	1.81	97	47.80	2.01	98
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	98.62	71.70	58	99.85	76.26	62	99.02	82.20	61	96.19	78.80	40	99.13	74.20	58
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	3.42	2.65	78	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	63	0.18	2.32	70
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0.48	0.03	94
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	3.43	7.29	71	0.67	7.64	56
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	696.61	142.34	92		447.79		662.07	135.13	90		83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	124.42	29.59	93	116.39	30.31	90	122.33	27.08	94	114.54	28.33	91	94.43	26.53	86